

## II. REMARKS

1. Claims 1-5 and 8-27 remain in the application. Claims 6 and 7 were previously cancelled without prejudice.

2. Claims 1-5, and 8-27 are patentable over the combination of Wang (US 6,175,922) and Wiik et al. (US 5,260,551, "Wiik") under 35 U.S.C. 103(a).

The combination of Wang and Wiik fails to disclose or suggest receiving from a service provider a key having an identification tag identifying the service provider and validity information relating to a service provided by the service provider; and providing the key and validity information to the access device in response to a request identifying the service provider, as essentially recited by claims 1, 23, 26 and 27.

Wang has no disclosure related to providing the key and validity information to the access device in response to a request identifying the service provider.

Wang describes various transaction requests and approvals but has no disclosure that specifies a identifying the service provider and providing the key and validity information in response to that request.


As mentioned previously, these deficiencies are not cured by Wiik. Wiik describes a time controlled lock system, but has no disclosure related to receiving a key having an identification tag identifying the service provider from the service provider, and nothing related to providing the key and validity information to the access device in response to a request identifying the service provider.

At least for these reasons, independent claims 1, 23, 26 and 27, and dependent claims 2-5, 8-22, 24, and 25 are patentable over the combination of Wang and Wiik.

For all of the foregoing reasons, it is respectfully submitted that all of the claims now present in the application are clearly novel and patentable over the prior art of record, and are in proper form for allowance. Accordingly, favorable reconsideration and allowance is respectfully requested. Should any unresolved issues remain, the Examiner is invited to call Applicants' attorney at the telephone number indicated below.

The Commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted,

  
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16 July 2007  
Date

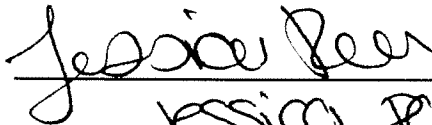
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